



Order Filed on April 15, 2019  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

**GARY C. ZEITZ, L.L.C.**  
LINDA S. FOSSI, ESQUIRE (LF 1720)  
ROBIN LONDON-ZEITZ, ESQUIRE (RZ 2933)  
1101 Laurel Oak Road, Suite 170  
Voorhees, New Jersey 08043  
(856) 857-1222  
*Attorneys for Creditor,*  
*USBANK CUST-PC 4 FIRSTTRUSTBANK*

In Re:

MARGARITA PAGAN

Case No.: 16-13401/ABA

Chapter 13


Hearing Date: April 9, 2019 at 10:00 a.m.

Judge: Andrew B. Altenburg, Jr.

**ORDER RESOLVING MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following page, numbered two (2) through three (3) is hereby **ORDERED**.

**DATED: April 15, 2019**

  
\_\_\_\_\_  
Honorable Andrew B. Altenburg, Jr.  
United States Bankruptcy Court

THIS MATTER having come before the Court upon the motion of USBank Cust-PC 4 Firsttrustbank ("Creditor") requesting the entry of an Order for relief from the automatic stay to proceed with a foreclosure proceeding against Margarita Pagan (the "Debtor"), and the following appearances having been entered, Linda S. Fossi, Esquire, Gary C. Zeitz, L.L.C. attorneys for Creditor and Seymour Wasserstrum, Esquire, Law Offices of Seymour Wasserstrum, attorneys for the Debtor; and

IT APPEARING that Creditor is the holder of certain tax lien(s) (the "Tax Lien") secured by the Debtor's real estate located at 108 S Franklin St, Buena, New Jersey, Block 147, Lot 8 (the "Property"); and

IT FURTHER APPEARING that Creditor filed a motion (the "Motion") for relief from the automatic stay to foreclose the Tax Lien; and

IT FURTHER APPEARING that the Debtor now seeks to pay the amounts owed to Creditor through her Chapter 13 plan; and the parties having agreed to the form and entry of this Order,

IT IS ORDERED as follows:

1. Creditor shall file a proof of claim by April 30, 2019, which claim shall be deemed a timely filed allowed claim pursuant to the bankruptcy code and rules. Creditor's claim shall be paid by the Debtor over the remaining months of the Debtor's Chapter 13 Plan.
2. The Debtor shall pay all post-petition taxes owing to Buena on account of the Property starting with the 2<sup>nd</sup> quarter of 2019 and every quarter thereafter.
3. In the event the Debtor fails to make any of the post-petition payments required

to be made to Buena on account of the Property within thirty (30) days of the due date, then Creditor shall be entitled to relief from the automatic stay pursuant to 11 U.S.C. §362(d). Said relief shall be granted upon application of Creditor, with fourteen (14) days notice to the Debtor and Debtor's counsel, setting forth the default in question.

4. Creditor is granted an administrative claim, which will be paid through the Debtor's Chapter 13 plan, in the amount of \$500.00 on account of the legal fees and costs incurred in the prosecution of its relief from stay motion.

**Certificate of Notice Page 4 of 4**  
United States Bankruptcy Court  
District of New Jersey

In re:  
Margarita Pagan  
Debtor

Case No. 16-13401-ABA  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0312-1

User: admin  
Form ID: pdf903

Page 1 of 1  
Total Noticed: 1

Date Rcvd: Apr 15, 2019

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on  
Apr 17, 2019.

db +Margarita Pagan, 108 South Franklin St., Landisville, NJ 08326-1340

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
NONE. TOTAL: 0

\*\*\*\*\* BYPASSED RECIPIENTS \*\*\*\*\*

NONE. TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

**I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.**

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Apr 17, 2019

Signature: /s/Joseph Speetjens

---

**CM/ECF NOTICE OF ELECTRONIC FILING**

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 15, 2019 at the address(es) listed below:

Denise E. Carlon on behalf of Creditor The Bank of New York Mellon FKA The Bank of New York,  
as Trustee for the certificateholders of CWABS, Inc., ASSET-BACKED CERTIFICATES, Series 2006-26  
dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com  
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,  
summarymail@standingtrustee.com  
Isabel C. Balboa ecfmail@standingtrustee.com, summarymail@standingtrustee.com  
John R. Morton, Jr. on behalf of Creditor Mariner Finance, LLC ecfmail@mortoncraig.com,  
mortoncraigecf@gmail.com  
Linda S. Fossi on behalf of Creditor USBank Cust-PC4 Firsttrustbank lfossi@zeitlawfirm.com,  
gzeit@zeitlawfirm.com;cdillon@zeitlawfirm.com;rzeit@zeitlawfirm.com  
Seymour Wasserstrum on behalf of Debtor Margarita Pagan mylawyer7@aol.com, ecf@seymourlaw.net  
TOTAL: 6